## The Hindu News Analysis – 26th December 2019 – Shankar IAS Academy

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<td>Practice cum Revision - MCQs</td>
<td>@end of the video</td>
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An Act that fails the constitutional test

The government needs to display an accommodative approach in its reaction to the protests against the Citizenship Act.

[Image of a page from a textbook or a document, with text and diagrams.]

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Provision in the Citizenship Amendment Act, 2019

“Provided that any person belonging to Hindu, Sikh, Buddhist, Jain, Parsi or Christian community from Afghanistan, Bangladesh or Pakistan, who entered into India on or before the 31st day of December, 2014 and who has been exempted by the Central Government by or under clause (c) of sub-section (2) of section 3 of the Passport (Entry into India) Act, 1920 or from the application of the provisions of the Foreigners Act, 1946 or any rule or order made thereunder, shall not be treated as illegal migrant for the purposes of this Act.”

Exclusion of persecuted Muslim minorities amounts to violation of Right to Equality among the migrants

[Image of a page from a textbook or a document, with text and diagrams.]

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Religious persecution

- Here, ‘religion has to be understood NOT from believer’s point of view; rather it is about what it means to its adversaries’
- Dr. Radhakrishnan, Former President of India
- ‘No person shall suffer from any form of disability or discrimination because of his religion’
- ‘No one religion should be given preferential status or unique distinction and no one religion should be accorded special privileges in national life’
- ‘Indian concept of secularism means equal status to all religions’

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**Grounds other than religious grounds**
- Not included
- Persecution on the basis of language, political views (or affiliation), non-belief in god/religion (atheists/agnostics), ...

**Partition of India**
- On the basis of religion - MISINFORMATION
- Based on philosophical understanding of the nature of society that citizens and leaders wanted
- Pakistan - opted for theocratic nature of governance

**India**- adopted a plural, inclusive and modern society based on democratic & secular credentials
- **LIBERTY** of thought, expression, belief, faith and worship - Preamble
- Right to freedom of religion → Part-III

**Conclusion**
- Hope that Govt. will display an accomodative approach
- Edmund Burke (1729 - 1797), British Parliamentarian and Statesman
- "Magnanimity in politics is not seldom the truest wisdom; and a great empire and little minds go ill together"
**Locusts**

- Members of grasshopper family - Acrididae
- Capability to change behaviour and physiology with respect to change in population density, relative humidity, green vegetation etc.
- Highly migratory
- Locust Swarm - Congregation of millions of individuals
- Voracious feeding behaviour - devastate vegetation

**4 Common Species in India**

- **a) Desert Locust** - Schistocerca gregaria
- **b) Migratory Locust**
- **c) Bombay Locust**
- **d) Tree Locust**

**Migratory Pattern**

*Origin in Horn of Africa → Saudi Arabia → Iran → Indian States of Rajasthan, → Pakistan → Gujarat*

**Affected Crops:** Castor, Cumin, Jatropha, Cotton, fodder grass
<table>
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<tr>
<th>Preventive measures</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Using drums to scare</td>
</tr>
<tr>
<td>2) Sprinkling of insecticides, pesticides and other chemicals</td>
</tr>
</tbody>
</table>

- Large scale locust attack in 1926 - 1931 resulted in the formation of the Locust Warning Organisation (LWO) in 1939.
- Head: Plant Protection Adviser
- Under the Directorate of Plant Protection, Quarantine and Storage, Ministry of Agriculture
- Failure of state authorities to prepare in spite of warning from UN, FAO and LWO

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Modi launches Atal scheme on groundwater

Project to be implemented in 8,350 gram panchayats

SPECIAL CORRESPONDENT
Prime Minister Narendra Modi on Wednesday launched the Atal scheme to strengthen the institutional framework for participatory groundwater management and bring about behavioural change at community level for groundwater management.

The scheme will be implemented in about 8,350 gram panchayats in 16 districts of Madhya Pradesh, Chhattisgarh, Jharkhand, Odisha, Assam, West Bengal, and Uttarakhand.

Atal Bhujal Yojana (ATAL JAL)

**Objective:** Strengthening institutional framework for participatory groundwater management + bringing about behavioural changes at community level for groundwater management

* 7 States: Gujarat, Haryana, Madhya Pradesh, Uttar Pradesh, Maharashtra, Rajasthan & Karnataka
* Under Ministry of Jal Shakti
* To benefit 8350 gram panchayats

**Funding pattern:** Central Sector Scheme

- Rs. 6000 Crore during 2020-21 to 2024-25
- 50% from World Bank + 50% Centre

**Active participation of communities**

- Water User Associations
- Monitoring and disseminating data
- Preparing Gram Panchayat-Wise plans etc.
- IEC activities related to groundwater management

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Part A—Preliminary Examination

Paper I - (200 marks)

- Current events of national and international importance.
- Indian Polity and Governance-Constitution, Political System, Panchayati Raj, Public Policy, Rights Issues, etc.

Part B—Main Examination

PAPER-III

General Studies- II: Governance, Constitution, Polity, Social Justice and International relations.

- Government policies and interventions for development in various sectors and issues arising out of their design and implementation.
**Jal Jeevan Mission**

* Har Ghar Jal by 2024 - piped water supply to rural households
* under Ministry of Jal Shakti
* Focus → rainwater harvesting
  → groundwater recharge
  → management of household wastewater for reusage in agriculture

⇒ Tunnel under Rohtang Pass named after Vajpayee

* will connect Manali in Himachal Pradesh with Leh in U.T. of Ladakh
* World’s longest tunnel above 3000 m altitude
* Advantages
  1. Reduce travel time
  2. All weather connectivity
  3. Boost tourism
Census

* Conducted once in every 10 years
* Legal Provisions
  - Census Act, 1948
  - Census Rules, 1990
* Maintained by Office of the Registrar General and Census Commissioner, India
* Detailed and authentic information on

Census Information Details

<table>
<thead>
<tr>
<th>Demography</th>
<th>Urbanisation</th>
<th>Religion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic Activity</td>
<td>Fertility and Mortality</td>
<td>Migration</td>
</tr>
<tr>
<td>Housing and Household Amenities</td>
<td>Scheduled Castes and Scheduled Tribes</td>
<td>Disability</td>
</tr>
<tr>
<td>Literacy and Education</td>
<td>Language</td>
<td>Mother Tongue</td>
</tr>
</tbody>
</table>

Part A—Preliminary Examination

Paper I - (200 marks)

- Current events of national and international importance.
- Indian Polity and Governance—Constitution, Political System, Panchayati Raj, Public Policy, Rights Issues, etc.
- Economic and Social Development—Sustainable Development, Poverty, Inclusion, Demographics, Social Sector Initiatives, etc.

Part B—Main Examination

PAPER-II

General Studies-I: Indian Heritage and Culture, History and Geography of the World and Society.
- Role of women and women’s organization, population and associated issues, poverty and developmental issues, urbanization, their problems and their remedies.

PAPER-III

General Studies-II: Governance, Constitution, Polity, Social Justice and International relations.
- Government policies and interventions for development in various sectors and issues arising out of their design and implementation.
**Usual Resident** → person who has resided in a local area for the past 6 months or more or a person who intends to reside in that area for the next 6 months or more.

- Prepared & maintained at local, sub-district, district, state and national level
- Citizenship Act, 1955
- Citizenship Rules, 2003

**NPR Updates** → Along with Census 2021

<table>
<thead>
<tr>
<th><strong>Census</strong></th>
<th><strong>NPR</strong></th>
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</thead>
<tbody>
<tr>
<td>People of India</td>
<td>Usual Residents (includes Non-Citizens)</td>
</tr>
<tr>
<td>Collects wide statistical information of an individual</td>
<td>Collects Demographic &amp; biometric particulars of an individual</td>
</tr>
<tr>
<td>Fresh Data Collection</td>
<td>Updation (<em>As per Govt's announcement</em>)</td>
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</tbody>
</table>

**National Register of Indian Citizens (NRIC)**

- Subset of NPR
- Prepared at the local, sub-district, district and state levels after verifying the citizenship status of the residents

**Legal Provisions**

- Section 14A, Citizenship Act, 1955
  - Compulsory registration for every citizen of India
  - Issue ‘National Identity Card’
  - National Registration Authority
  - Registrar General of Citizen Registration (RGI)
Part A—Preliminary Examination

Paper I—(200 marks)

- Current events of national and international importance.
- Economic and Social Development—Sustainable Development, Poverty, Inclusion, Demographics, Social Sector Initiatives, etc.

Part B—Main Examination

PAPER-IV


- Indian Economy and issues relating to planning, mobilization, of resources, growth, development and employment.

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Data Point → Based on “Report on Trend and Progress of Banking in India 2018-19” → by RBI

- Non-Performing Assets

  - If it is a term loan → where installment and/or installment of Principal remain overdue for more than 90 days

  - If it is an advance granted for agricultural purposes → if interest and/or installment of principal remains overdue for 2 harvest seasons but for a period not exceeding two half-years

- Three Categories

  - Sub-standard assets → loan remains as NPA for a period of ≤ 12 months
  
  - Doubtful assets → loan asset remains in sub-standard category for a period of 12 months; highly questionable & improbable

  - Loss asset → those assets identified as ‘Loss’ by bank / auditors / RBI inspection → Uncollectible

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**Stressed Assets**

Assets for which payment is wholly/partly overdue between 1 to 90 days

→ payment → ‘interest payment or principal repayment’

<table>
<thead>
<tr>
<th>SMA Sub-categories</th>
<th>Basis for classification – Principal or interest payment or any other amount wholly or partly overdue between</th>
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<tbody>
<tr>
<td>SMA-0</td>
<td>1-30 days</td>
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<tr>
<td>SMA-1</td>
<td>31-60 days</td>
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<tr>
<td>SMA-2</td>
<td>61-90 days</td>
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Source: Reserve Bank of India

**News**

* GNPA ratio of all SCB declined in 2018-19 after rising for seven consecutive years

* Reasons for improvement of GNPA ratio
  
  → Decline in slippage ratio
  
  → Reduction in outstanding GNPA

\[
\text{Slippage ratio} = \frac{\text{Fresh accretion of NPAs during the year}}{\text{Total standard assets at the beginning of the year}} \times 100
\]

1. Bad loans down... The share of Gross Non-Performing Assets (GNPAs) among total loans declined to 9.1% in FY19 after having risen for seven consecutive years. The slippage ratio (indicating fresh accretion of NPAs in a year) also declined. Graph depicts GNPA Ratio
**Second Part of Data Point**

2. **...but stressed assets up** While GNPs are down, stress in large borrowal accounts (exposure of >₹5 cr.) rose in the first half of FY20. Special Mention Accounts-1 (loans overdue between 30 and 60 days) & Special Mention Accounts-2 (loans overdue between 60 and 90 days) rose in H1FY20. Simply put, SMA accounts are red flags which, if not addressed, can become NPA in the next cycle.

For instance, SMA-2 accounts grew from 0.7% to 2.2% in PSBs in H1FY20.

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<td>Turkey</td>
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Source: Trend and progress of banking in India, RBI
**Practice Question – Prelims**

Q1. Consider the following.
1. Census
2. National Population Register
3. National Register for Indian Citizens

Which of the above are maintained/to be maintained by Registrar General of India?
- a) 1 and 3 only
- b) 2 and 3 only
- c) 1 and 2 only
- d) 1, 2 and 3

### Practice Question – Prelims

Q2. Consider the following statements.

1. In India, the state governments have the authority to conduct census whenever they may consider necessary.
2. The National Register of Indian Citizens is updated and maintained by the respective state governments.

Which of the statements given above is/are **incorrect**?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2
Q3. Why is a species called ‘Schistocerca gregaria’ often mentioned in news?
   a) It tends to reduce the indigenous fish diversity in fresh water lakes.
   b) Its extract is used for making synthetic textiles.
   c) It is a locust species which can cause great devastation to natural and cultivated vegetation.
   d) None of these

Q4. Why is a plant called Prosopis juliflora often mentioned in news?
   a) Its extract is widely used in cosmetics.
   b) It tends to reduce the biodiversity in the area in which it grows.
   c) Its extract is used in the synthesis of pesticides.
   d) None of these

Q5. Consider the following statements.
   1. Both Non-Performing Assets and Stressed Assets mean one and the same.
   2. Special Mention Accounts are Stressed Assets, if not addressed, can become NPAs in future.
   Which of the above statement(s) is/are correct?
   a) 1 only
   b) 2 only
   c) Both 1 and 2
   d) Neither 1 nor 2

Q6. Consider the following statements with reference to the ‘Report on Trend and Progress of Banking in India 2018-19’, recently released by RBI.
   1. The Gross Non-Performing Assets ratio of all Scheduled Commercial Banks declined in 2018-19 after rising for seven consecutive years.
   2. India’s Non-Performing Loans ratio has been in the higher range in last few years in the ‘Emerging Economies’ category.
   Which of the above statement(s) is/are correct?
   a) 1 only
   b) 2 only
   c) Both 1 and 2
   d) Neither 1 nor 2
### Practice Question – Prelims

Q1. Option ‘d’ – 1, 2 and 3

Q2. Option ‘c’ – Both 1 and 2

Q3. Option ‘c’ – It is a locust species which can cause great devastation to natural and cultivated vegetation.

Q4. Option ‘b’ – It tends to reduce the biodiversity in the area in which it grows.

Q5. Option ‘b’ – 2 only

Q6. Option ‘c’ - Both 1 and 2